A guide to Regulation 14

Workplace health, safety and welfare regulations 1992

Glass safety in schools

A booklet for everyone responsible for school and educational buildings and the people in them

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Introduction

Glass safety in educational buidings

If you are responsible for school or educational buildings and the people who use them, it is important that you are aware of the specific regulations and responsibilities regarding glass safety.

The need to assess your glass

The construction of most buildings uses a lot of glass. Its a useful material with many benefits but it does come with some drawbacks, and these can often be cause for concern. Older buildings may have glass that is not up to regulation standards, or has been refurbished, repaired or replaced with glass that is not suitable or appropriate. New buildings may have a better standard of glazing – but often , once in use, can present other issues which may need to be addressed for health and safety reasons.

The best way to be sure the glazing in your building is safe, compliant and legal is to commission a Glazing Compliance Audit from Durable. This unique service surveys all your buildings glazing within the critical locations [see pages 6,7 8] and produces a full report [see page 11].

Why now?

Our first surveys for glazing compliance to meet the Workplace health & safety regulations were back in 1996. As now, most of the compliance upgrades would have meant a simple application of our British Standard safety film to bring up to the required standard.

A new wave of surveys were carried out again in 2006 as it was 10 years after the original survey. This was due to the fact that many things change within buildings in that time scale such as glazing being replaced, areas change their use and the window film would have started its inevitable decline in performance.

We are now some 24 years after the legislation came into play and again things will have changed and window film maybe beyond its design life. So please establish when your last glazing survey and risk assessment was and if its older than 10 years please make contact with us.

Our surveys are covered by professional Indemnity insurance – something quite unique in our market.

THE GLAZING CRITERIA

A summary of actions to be taken:

1. UNDERSTAND
It s important to understand the regulations and know how they relate to International Standards for glazing. Durable works with you to interpret and explain what is required.

2. EVALUATE
Evaluating where risks exist in buildings. Durable help you assess your own compliance and offer a free initial inspection service, to illustrating on-site any areas of non-compliance.

3. RECOGNISE
What glass and safety measures are already installed? Durable can identify what glass is installed in risk areas, and check to see if it meets the impact requirements of the relevant standards.

4. RISK ASSESSMENT
Durable provides a Glazing Compliance Audit. This is a thorough survey of your glazing, resulting in a comprehensive report that explains the precise situation of any glazing deemed to be a risk or does not comply with the regulations. All glazing is listed as low, medium and high risk.

5. REMEDY
Once the Audit has been carried out, the report [available in hard-copy and electronic format] identifies any practical remedial work that may he required. Durable offers cost-effective solutions to upgrade existing glass to meet the required standards, issuing the finished work with a Compliance Certificate.

7. REVIEW & MONITOR
Once the remedial work has been completed the Audit [which can be updated to reflect the work carried out] acts as a permanent record of your buildings glass safety. The Audit can be supplied in a format that allows continual updating - and Durable offers an annual glazing review service.

Services unique to Durable Limited:

- Glazing Compliance Audit and Full Risk Assessment – see page 11
- Remedial work with resulting Compliance Certificate – see page 12 & 13
- Annual Glazing Review – see page 14

What are the risks?

In and about any building, people must be protected from the risk of collision with glass or any other transparent or translucent material. This means:
1) Making glass and other see-through material apparent.
2) Ensuring that, should collision occur, the glass or other transparent or translucent surface is of a safety material or is protected against breakage.

The main risk to people if a collision occurs is that glass will shatter, resulting in serious injuries and even fatalities. Every year there are approximately 20,000 serious injuries involving glass in the UK.

There are many risks to organisations that do not comply with the regulations. The Health & Safety Executive (HSE) can issue a fine, apply an Improvement Notice or, if things are deemed critical, a Prohibition Notice that effectively closes the premises down. Organisations or an individual could be subject to criminal proceedings and it is increasingly common for potentially costly civil action to result.

What are the regulations?

Regulation 14 of the Workplace (Health, Safety & Welfare) Regulations 1992 covers glazing in existing buildings and Document N of the Building Regulations 2000 (as amended) covers new build.

Regulation 14 states:

Every window or other translucent or transparent surface in a wall, partition, door or gate shall, where necessary for reasons of health & safety:

a) be of safety material or be protected against breakage of the transparent or translucent material.

b) be appropriately marked or incorporate features so as, in either case, to make it apparent.

Regulation 14 Part a) of the Workplace Regulations relates to the required impact standard for glass or other transparent or translucent material which is deemed to be in a critical location, as covered later. The terminology used in the Building Regulations is very similar to that used in the Workplace Regulations.

UNDERSTAND (continued)

What is covered by the regulations?

The Workplace (Health, Safety & Welfare) Regulations 1992 cover: any room, lobby, corridor, staircase, road or other place used as a means of access to or egress from any place of work or where facilities are provided for use in connection with the place of work, other than a public road.

In essence this covers most non-domestic premises including all places of work, educational establishments, leisure facilities, restaurants, hospitals and places of care, libraries, hotels and shopping areas.

Durable personnel are well versed in the regulations relating to glazing and can advise you on the interpretation of these regulations relative to your buildings.

EVALUATE

How to evaluate the risks

Part a)
Are areas of glazing constructed of appropriate material?

Glazing with which people are likely to come into contact while in passage in and about a building should: be shielded or protected from impact; or resist impact without breaking; or be of a material or be treated so that should it break on impact it does so in a way that is unlikely to cause injury.

Part b)
Are transparent or translucent surfaces apparent?

The manifestation marking of glazing is necessary in critical locations in which people in passage in and about a building might not be aware of the glazing and may collide with it. Critical locations include large uninterrupted areas of transparent glazing which form, or are part of, the internal or external walls and doors of premises.

Safe breakage is defined in European Standard EN12600 (which superseded BS6206). Specification for impact performance requirements for flat safety glass and safety plastics in buildings. These standards are based on a pendulum weight test and the criteria are measured in terms of: The ability of the material to withstand impact; If the material breaks the way it breaks; The distribution of fragments and the ability to contain the pendulum weight.

EVALUATE (continued)

Risk Codes

To assist in evaluating the risk of an accident occurring, diagram 1 shows what are generally deemed to be critical areas, with reference to European Standard EN12600 (which superseded BS6206).

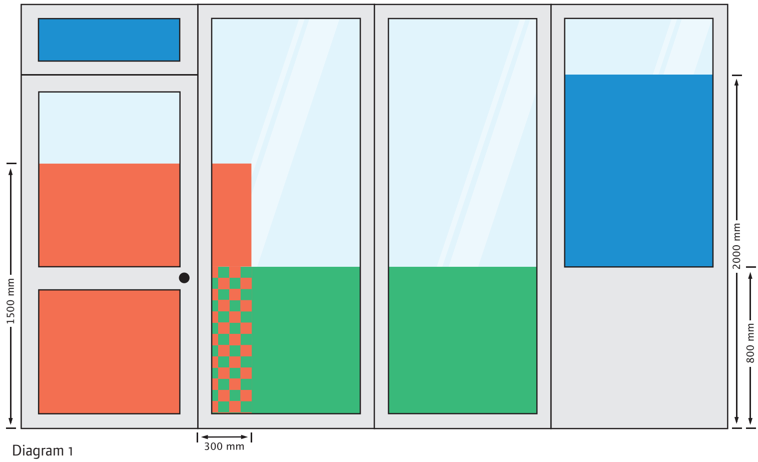


Diagram 1

Note: The entire pane must meet the requirements.

*Risk Codes 3 and 4 are not covered in Diagram 1. If you have concerns in these areas please discuss this with Durable.

Areas of Risk

Risk Code 1 : From floor to 150 cm high in any door or opening incorporating glass and 30cm either side of the door or opening if this includes glass.
Risk Code 2 : From floor to 80 cm high in any structure incorporating glass.
*Risk Code 3 : Glazed balustrades.
*Risk Code 4 : Glazing in and around wet areas such as swimming pools and showers.
Risk Code 5 : In any other area where the activity or type of person exposed to the glazing make it potentially hazardous.

Initial inspection

Assessing where a risk and therefore a liability exists can be a complicated correlation between the likelihood of an impact occurring and whether the glazing configuration is constructed of materials that would break safely should a collision happen.

To help establish the likelihood of a risk, Durable offers an initial inspection of premises. This is a free service where Durable surveyors visit your premises to make an accompanied inspection of the glazing to establish the likelihood of non-compliance with the regulations.

EVALUATE (continued)

Typical Risks

Common areas of potential risk:

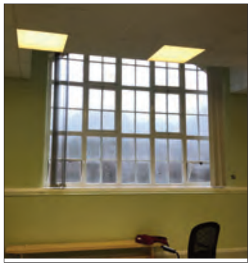
External circulation areas where people gather and are active (Risk Codes 2 & 5).

Any area where sports and other activities happen (Risk Codes 2 & 5).

Door and glass above a door (Risk Code 1 & 5).

High level glass in a gym (Risk Code 5).

Internal circulation areas (Risk Codes 2 & 5).



Windows liable to stick (Risk Code 5).

The Risk Codes as outlined on page 6 should be considered a minimum guideline and the final interpretation of risk rests with the management of the building.

Above we show some typical examples of where a risk is likely to exist and where glazing may not comply with the regulations. Whereas Risk Codes 1 to 4 are quite specific, Risk Code 5 is more judgemental and also covers the potential for an accident to happen involving objects (such as balls) and actions (such as glass above a door that could slam).

Where the type of activity undertaken (such as sports), or the type of people in the proximity (such as children), make the potential for an accident more likely, the building should be reviewed.

EVALUATE (continued)

Typical Risk Code 5 Areas in Schools

Risk Code 5 areas highlight property specific risks.

For Primary & Secondary Schools these are:

- All glazing facing playgrounds and sports fields
- Glazing up to 2 metres in circulation areas both external and internal
- All glass in Sports Halls and Gymnasiums
- Glazed panels including sliding glazed screens in reception areas and Display cabinet and Fume cupboards
- Glass above doors
- Old Windows that are liable to stick
- Chill out and drop in Centres ie. unsupervised class areas
- Special Schools Glass up to 3 metres in all areas
- All risk codes to be prioritised into a high, medium and low category

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Other uses of window film

Modern high-tech window films also provide a number of additional benefits:

- Reduction of heat entering the teaching environment to improve learning
- Reduction of glare onto white boards and computer screens
- Strengthening glass to deter break-ins.
- Creating privacy so children and expensive equipment cannot be seen from the outside

CLICK IN THE LINKS ABOVE TO SEE MORE.

For more information visit our website www.durable.co.uk

RECOGNISE

Glass Types

If it is deemed that a risk exists in any one location, then the glass must be measured and identified. The first and basic measure to take is to check the thickness of the glass.

Glass thickness / dimension limits

This guide shows the maximum dimensions for each thickness of ordinary annealed glass to meet the required safety standards.

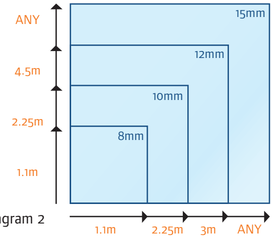

Diagram 2

Recognising glass types and understanding which meet the regulations is more complex than measuring the thickness of glass. The minimum requirement for glazing in a critical location is to conform to European Standard EN12600 3B3 (which superseded BS6206 Class C). This impact standard is based on an 11 year old child impacting with glass. In many locations it may be deemed that glass must meet EN12600 Class 2B2 or higher (BS6206 Class A or B) such as where children older than 11 years of age are active.

Generally speaking laminated and toughened glass meet safety standards but many organisations misunderstand what is required. For instance, double-glazing and Georgian wired glass do not conform unless they are constructed of safety material.

Existing Window Film

The application of safety window film can upgrade glass to meet the required standards. Existing window film needs to be evaluated to measure its effectiveness. This should cover the degree to which it may have degraded over time which can be dependent on the quality of the film and its application, and on whether it was applied internally or externally. There is a Government approved test to evaluate the condition of applied film which is based on peeling a sample of the film.

This is a rigorous test originally developed to measure the effectiveness of blast protection window film.

Durable s surveyors can help you recognise the material used in existing glazing and can evaluate any existing installation of safety film.

Wherever there are doubts over compliance, Durable recommends a Glazing Compliance Audit and Risk Assessment.

RISK ASSESSMENT

Glazing Compliance Audit:

In order to know precisely the situation in any building covered by the Workplace (Health, Safety & Welfare) Regulations 1992, we recommend commissioning a Glazing Compliance Audit - a service unique to Durable.

This is a paid-for survey carried out by qualified Durable Surveyors that evaluates the risk in each location as defined in Typical Risks on page 7, recognises installed glass and existing window film and provides a detailed report. The key to the report is that it defines each area of glazing as to the level of risk it presents: a) low risk; b) medium risk; or c) high risk, allowing those responsible to prioritise remedial work.

Where a Risk Assessment has taken place and has been documented, no action is required on any glazing which is not considered a risk and complies with the regulations.

The detailed report acts as a permanent yet updatable record of installed glass and can be supplied in hard copy and electronic format.

GLAZING RISK ASSESSMENT

Sample GIR

Page 1 of 1

Location of Glazing	Asset Ref No	Int Ext	No of Panes	Pane Dimensions Width	Pane Dimensions Height	Risk Code	Glass Type	Safety Marked	Compliant Y/N	Film High Risk	Film Medium Risk	Film Low Risk	Replacement Comments
Main Entrance Door	GF002	I	20	26	26	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Door Sides	GF002	I	4	28	26	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Low level	GF002	I	4	28	26	2 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Next Two Rows Up	GF002	I	4	28	26	5 M	ASF	Y	N		TREAT		R & R SAFETY FILM
Tops	GF002	I	3	28	26	5 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Rear Exit Above Door	GF014	E	1	90	32	5 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Door to Stairs (GWS)	GF002	I	1	28	26	1 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Stairs Low Level	F1001	E	6	36	69	2 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Top Two Left side	F1001	E	2	36	69	5 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Door	F1001	I	10	26	26	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Door In Staffroom	F1002	I	10	28	26	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Ground Office Door	GF008	I	10	28	26	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Door to Serch Room	GF014	I	10	27	27	1 L	L	Y	Y				
Meeting Room Doors/Sides	GF003	ALL LAMINATED							Y				
Office Doors	GF013	I	10	27	27	1 L	L	Y	Y				
(GWS)	GF013	I	1	27	27	1 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Door to Search Room	GF009	I	1	28	26	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Male Toilet Windows	GF017	E	4	23	37	4 L	ASF	Y	N			TREAT	R & R Film Externally
Ladies Toilet Windows	GF020	E	4	23	37	4 L	ASF	Y	N			TREAT	R & R Film Externally
Serchroom 2 Doors/sides	GF013	ALL LAMINATED							Y				
Above Door	GF013	I	1	84	74	5 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Sliding hatch	GF013	I	2	75	93	5 L	T	N	N			TREAT	
Door to Corridor	GF013	I	10	26	26	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Corridor Doors	NO NUM	I	2	12	67	1 L	L	Y	Y				
Corridor Doors	NO NUM	I	1	26	26	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Stairs Balustrades	GF026	ALL SAFETY & MARKED							Y				
Low Level Windows	GF026	E	2	57	64	2 L	ASF	Y	N			TREAT	R & R SAFETY FILM
1st Floor Corridor Door	F1001	I	10	27	27	1 H	ASF	Y	N	TREAT			R & R SAFETY FILM
Office Low Level	F1002	ALL SAFETY & MARKED							Y				
Cabinet	F1002	I	4	20	20	5 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Cabinet	F1002	I	2	20	60	5 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Cabinet	F1002	I	4	25	20	5 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Cabinet	F1002	I	2	25	60	5 L	ASF	Y	N			TREAT	R & R SAFETY FILM
Office Low Level	F1003	ALL SAFETY & MARKED							Y				
Office Low Level	F1004	ALL SAFETY & MARKED							Y				
2nd Floor Low Level	NO NUM	ALL SAFETY & MARKED							Y				
Ground Corridor Glazing	NO NUM	ALL SAFETY & MARKED							Y				
NOTE: SAFETY FILMED BY DURABLE IN 2014													
		PLEASE NOTE ALL MEASUREMENTS ARE IN CENTIMETRES											

ACCURACY IS BASED ON FINDINGS AT TIME OF SURVEY

PLEASE NOTE:
MINIMUM ORDER VALUE IS £450.00 + VAT
ANY GLAZETECH ORDERED WILL CARRY A COVER CHARGE OF £110.00 + VAT

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RISK ASSESSMENT (continued)

Durable's Approach

The audit is based on the observations of trained glazing surveyors who have visited the premises.

Where appropriate the thickness and structure of glass has been tested using photometric equipment to provide information on its nature.

Particular notice is taken into account of location, heights and hazards surrounding the glazing in the property.

The prime use of the property is also considered to ensure that the risks can be correctly appropriated to the glazing in place

Compliance Certificate

The Compliance Certificate is issued on the completion of remedial work and provides peace of mind for everyone. It confirms that, following a Risk Assessment, remedial work has been carried out and has been signed off as meeting the required standards and can mitigate your organisation and any individuals implicated from potential civil actions, criminal proceedings and Health & Safety Executive punitive measures.

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COMPLIANCE CERTIFICATE

This certificate confirms compliance with the Glazing Regulations 1995, Health & Safety at Work Act, specifically the Workplace (Health, Safety & Welfare) Regulations 1992 and identified risk assessments relating to the glazing within the following property:

Sample School

The upgrading of the glazing within the above property had been carried out through a glazing audit and risk assessment, resulting in a fully documented inventory of all glass in vulnerable situations. This audit had been carried out to include workplace regulations and property specific requests as agreed at the initial consultation meeting.

A decision was made to upgrade the glazing identified in the official audit as failing to meet the requirements and prioritised to certify compliance to the following areas:

All Risk Areas Completed in July 2023

The materials and installation carry a 10 year warranty and fulfil the required standards with the works undertaken by Durable Ltd who carried out the initial indemnified report and risk assessment.

Durable Unit 27 Greys Green Farm, Rotherfield Greys, Henley-on-Thames,, RG9 4QG
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mail@durable.co.uk
durable.co.uk

Simon Micuta
Managing Director

REMEDY

Glazing Options

In order to comply with Regulation 14 of the Workplace (Health, Safety & Welfare) Regulations 1992 where glazing is assessed as a risk, you can:

- Provide a permanent screen to shield people from potential contact with glazing.
- Replace the glass with laminated or toughened glass or other glass or material that meets the required standard.
- Apply a safety material to existing glass that upgrades the glass to conform to a EN12600 European Standard (typically Class 3B3).

The Application of Safety Window Film

In the period since Regulation 14 of the Workplace (Health, Safety & Welfare) Regulations 1992 was implemented in 1996, the most frequently used method for the upgrading of glass to meet the required standard has been the application of safety window film. The application of safety window film is both convenient and cost-effective in that it can be applied with little disruption to the surrounding area and costs less than one third of replacing with safety glass.

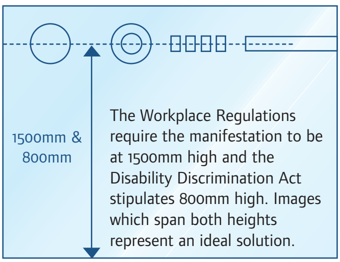
In some instances where glass is not flat , such as in toilets, the application of liquid plastic is used to upgrade glass.

Mirrors can be filmed and Durable provides acrylic safety mirrors as a cost-effective alternative.

The Application of Manifestation Graphics

The Workplace Regulations (and the requirements of the Disability Discrimination Act 1995) require doors, gates, windows and partitions to be marked so as to make them more apparent. (See page 4 What are the regulations?). Permanent manifestation marking of large uninterrupted areas of transparent glazing is necessary unless other means of indicating the presence of glazing, such as door frames, large conspicuous handles, mullions and transoms, are present.

Where a manifestation is deemed necessary it may take the form of broken or solid lines, patterns and company logos, etc, as long as they are clearly visible and positioned at an appropriate height.



Durable can advise on what constitutes acceptable alternative forms of marking and whether a current glazing configuration requires the application of manifestation graphics.

Durable provides a service for the design, artwork, production and installation of manifestation graphics.

REVIEW & MONITOR

Durable works with you to help ensure that following a Risk Assessment and remedial work, glazing continues to comply with the regulations.

There are two issues which commonly affect compliance to the regulations:

a) Where the usage of a room or area changes, for instance, where a passageway that was blocked off becomes a commonly used thoroughfare;

b) Where glass or glazing configurations are changed. Remember, every time a pane of glass breaks in an area that has already been deemed to be a risk area, it must be replaced with glass that complies with the regulation or be re-filmed. Because the Glazing Compliance Audit is designed to integrate with customers own Asset Management Records, this facilitates a rigorous policy of updating every time there is any change in area usage and when glazing is replaced.

However, Durable offers an Annual Glazing Review Service which can act as a reassuring back-up or alternative to a continual programme of self-assessment.

Quality Assurance and Guarantees

The Glazing Compliance Audit is an indemnified report, the accuracy of which falls under Durable's Professional Indemnity insurance. The Glazing Compliance Audit is an indemnified report which is insurance backed.

The quality of the materials used and the remedial work undertaken by Durable to ensure compliance with the required standards is guaranteed.

Durable Staff

Durable has a dedicated team providing experienced surveyors, installers and customer service. Our objective is to deliver a service which reflects the important nature of the work we do whilst helping our customers to understand the complicated issues relating to the health and safety of people.

Case Studies

Visit our blog page

We have many examples of how we have helped with glass issues within schools, colleges and eductaional establishments - mostare avaiable to read on our website.

CLICK ON THE LINKS BELOW TO SEE MORE:

https://durable.co.uk/school-break-time/

https://durable.co.uk/schools-told-to-check-glazing-after-norwich-girl-badly-injured-by-glass-panel/

https://durable.co.uk/too-hot-at-school/

https://durable.co.uk/effects-of-summer-sun-in-an-educational-environment/

https://durable.co.uk/how-safe-is-the-glass-in-your-school/

https://durable.co.uk/glass-safety-checklist/

https://durable.co.uk/is-your-glass-safe/

https://durable.co.uk/school-safety-get-your-glass-checked/

https://durable.co.uk/reading-university-sees-the-light/

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https://durable.co.uk/sun-x-heat-glare-discomfort/

https://durable.co.uk/boy-falls-from-school-footbridge-after-glass-panel-fails/

https://durable.co.uk/how-well-do-you-know-the-glass-in-your-building/

https://durable.co.uk/colour-blind/

https://durable.co.uk/putting-glass-in-a-different-class/

https://durable.co.uk/lessons-well-learnt/

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www.marshcommercial.co.uk

31st October 2025

To Whom It May Concern

CONFIRMATION OF INSURANCE: Durable Ltd

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

POLICYHOLDER :	Durable Ltd		
BUSINESS DESCRIPTION :	Glazing surveys & suppliers,installers & distributors of window and auto-tint film to glass and glazing for temperature control glare, safety & privacy,		
INSURER :	Arch Insurance (UK) Limited		
POLICY NO :	P0174007CC2025AX0		
PERIOD OF COVER :	1st November 2025	to :	31st October 2026
LIMIT OF INDEMNITY :	Public Liability - any one occurrence		**£5,000,000**
	Products Liability - any one occurrence and in aggregate in the period of insurance		**£5,000,000**
	Employers Liability - any one occurrence		**£10,000,000**

EXCESS LAYER PUBLIC & PRODUCTS LIABILITY

POLICYHOLDER :	Durable Ltd			
BUSINESS DESCRIPTION :	Glazing surveys & suppliers,installers & distributors of window and auto-tint film to glass and glazing for temperature control glare, safety & privacy,			
INSURER :	QBE UK Limited			
POLICY NO :	00000051ELC			
PERIOD OF COVER :	1st November 2025	to :	31st October 2026	
LIMIT OF INDEMNITY:	Public Liability:	**£5,000,000**	in excess of primary:	**£5,000,000**
		Limit applies to any one occurrence.		
	Products Liability:	**£5,000,000**	in excess of primary:	**£5,000,000**
		Limit applies in aggregate in the period of insurance.		

PROFESSIONAL INDEMNITY

POLICYHOLDER :	Durable Ltd		
BUSINESS DESCRIPTION :	Glazing surveys & suppliers,installers & distributors of window and auto-tint film to glass and glazing for temperature control glare, safety & privacy,		
INSURER :	Hiscox Insurance Company Limited		
POLICY NO :	PL-PSC04009181006/13		
PERIOD OF COVER :	1st November 2025	to :	31st October 2026
LIMIT OF INDEMNITY :	Any one occurrence		**£1,000,000**

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy.   This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

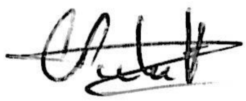
We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully



Allan Pickett
Account Executive
For and on behalf of Marsh Commercial